

Information to identify the case:

Debtor 1	<u>Kelly Marie Larson</u>	Social Security number or ITIN	xxx-xx-9033
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-34164-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelly Marie Larson

2/8/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kelly Marie Larson
Debtor

Case No. 18-34164-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 08, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2024:

Recip ID	Recipient Name and Address
db	+ Kelly Marie Larson, 2 Juniper Road, Millville, NJ 08332-7264
517912724	+ Capital One Auto Finance; CB Disputes Te, P. O. Box 259407, Plano, Texas 75025-9407
517912730	Ditech - Bankruptcy Notices, P. O. Box 6154, Rapid City, SD 57709-6154
518031652	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517914552	+ Richard Thurman, 3 Vilms St., Bridgeton, NJ 08302-2652
517912733	+ Sequenom Center for Molecular, ATTN: Credit Collection Service, P. O. Box 447, Norwood, MA 02062-0447
517913194	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 08 2024 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 08 2024 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518028981	EDI: ATLASACQU	Feb 09 2024 01:37:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
517912722	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 21:05:58	CACH LLC, c/o Resurgent Capital Services, P. O. Box 1269, Greenville, SC 29602-1269
517959350	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 21:05:30	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517944249	+ EDI: COMCASTCBLCENT	Feb 09 2024 01:37:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
517912723	+ EDI: CAPONEAUTO.COM	Feb 09 2024 01:37:00	Capital One Auto Finance, CB Disputes Team, P. O. Box 259407, Plano, TX 75025-9407
517919759	+ EDI: AISACG.COM	Feb 09 2024 01:37:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517928265	+ EDI: AISACG.COM	Feb 09 2024 01:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517944307	EDI: CAPITALONE.COM	Feb 09 2024 01:37:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517912725	EDI: CAPITALONE.COM	Feb 09 2024 01:37:00	Capital One Bank (USA), N.A., POB 71083, Charlotte, North Carolina 28272-1083
517912726	+ EDI: COMCASTCBLCENT	Feb 09 2024 01:37:00	Comcast, 1701 JFK Boulevard, Philadelphia, Pennsylvania 19103-2899
517912727	EDI: WFNNB.COM	Feb 09 2024 01:37:00	Comenity Bank/Peoples, POB 182789, Columbus, Ohio 43218-2789
517912728	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0312-1

User: admin

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		Feb 08 2024 21:05:37	Credit One Bank, POB 98873, Las Vegas, Nevada 89193-8873
517912729	+ EDI: MAXMSAIDV		
		Feb 09 2024 01:37:00	Dept.of Ed/Navient, POB 9635, Wilkes Barre, Pennsylvania 18773-9635
517912731	+ EDI: PHINGENESIS		
		Feb 09 2024 01:37:00	Genesis Bankcard Service, P. O. Box 4499, Beaverton, OR 97076-4499
517912732	EDI: JEFFERSONCAP.COM		
		Feb 09 2024 01:37:00	Jefferson Capital System, 16 MCLeland Rd, St. Cloud, MN 56303
518005449	EDI: JEFFERSONCAP.COM		
		Feb 09 2024 01:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518034079	EDI: MAXMSAIDV		
		Feb 09 2024 01:37:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518656413	Email/Text: mtgbk@shellpointmtg.com		
		Feb 08 2024 20:56:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518656412	Email/Text: mtgbk@shellpointmtg.com		
		Feb 08 2024 20:56:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518015324	EDI: PRA.COM		
		Feb 09 2024 01:37:00	Portfolio Recovery Associates, LLC, c/o Peebles, POB 41067, Norfolk VA 23541
517912734	+ EDI: SYNC		
		Feb 09 2024 01:37:00	SYNCB/Care Credit, POB 965036, Orlando, Florida 32896-5036
519513732	+ Email/Text: bkteam@selenefinance.com		
		Feb 08 2024 20:56:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
517912735	+ EDI: VERIZONCOMB.COM		
		Feb 09 2024 01:37:00	Verizon Wireless, POB 26055, Minneapolis, Minnesota 55426-0055
517912736	EDI: BLUESTEM		
		Feb 09 2024 01:37:00	Web Bank/Fingerhut, POB 166, Newark, New Jersey 07101-0166

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Rd, Suite 170
519513733	*+	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2024 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Debtor Kelly Marie Larson bkdruziako@aol.com

TOTAL: 9